

FIG. 1

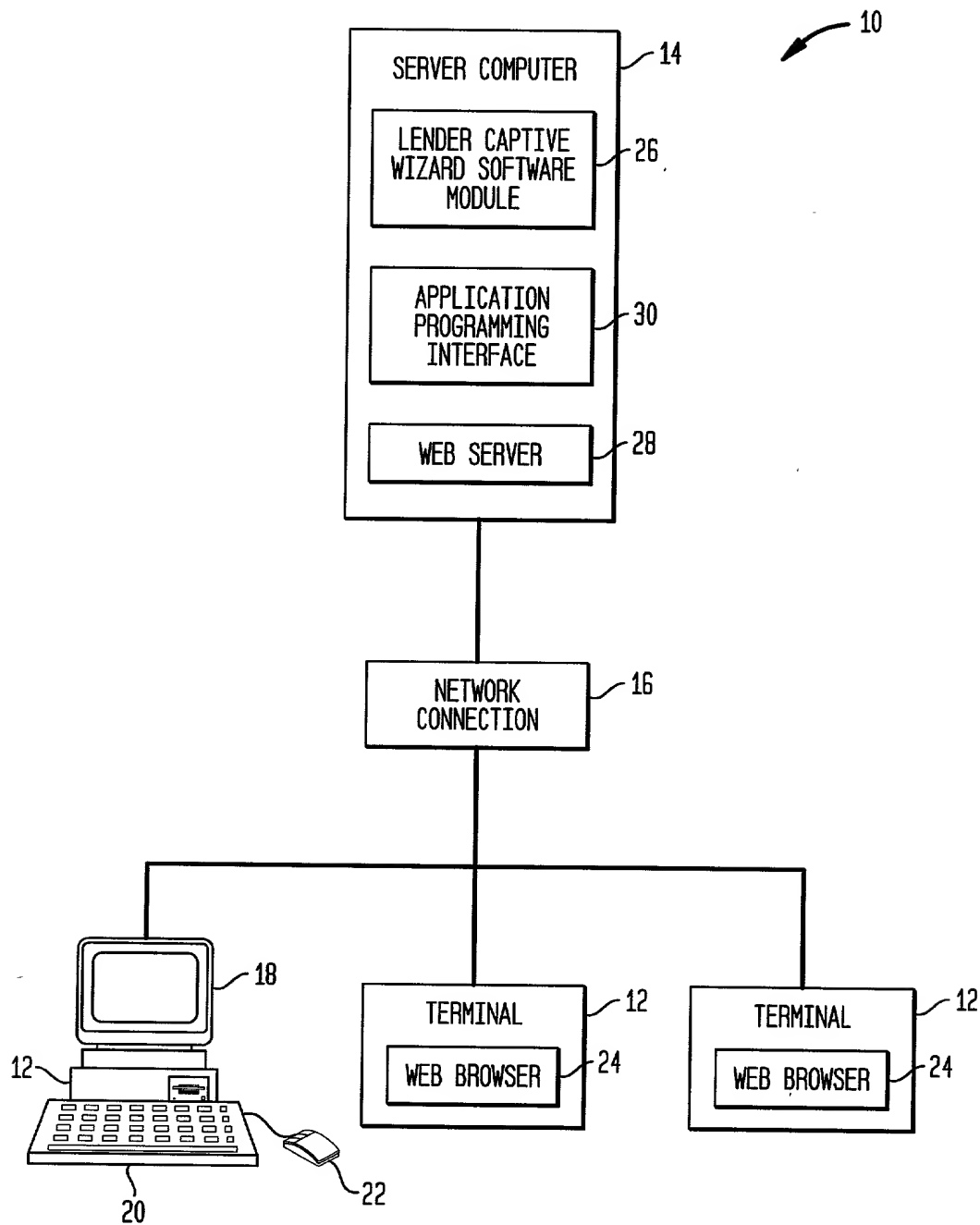
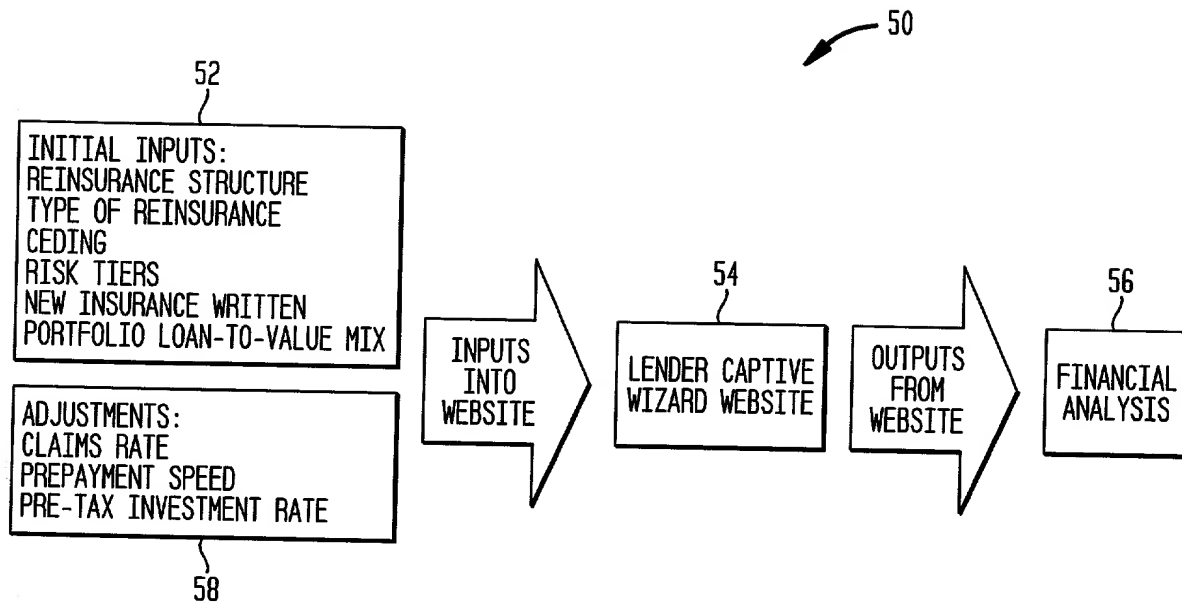


FIG. 2



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FIG. 3

100

MI Connect-Login-Microsoft Internet Explorer

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Address <https://www.gemiconnect.com/default.asp?src=LINK&LOS=&href=2Fmain%2Easp%3F> Go Links>>

We bring good things to life.

GE Mortgage Insurance
for people who want a home now

GE Home MI Home Press Room Ask Us

Login: Business Partners

User ID: 102

Password: 104

case sensitive

106

Please enter your User ID and Password

*Providing all the benefits of GE...
for people who want a home now.*

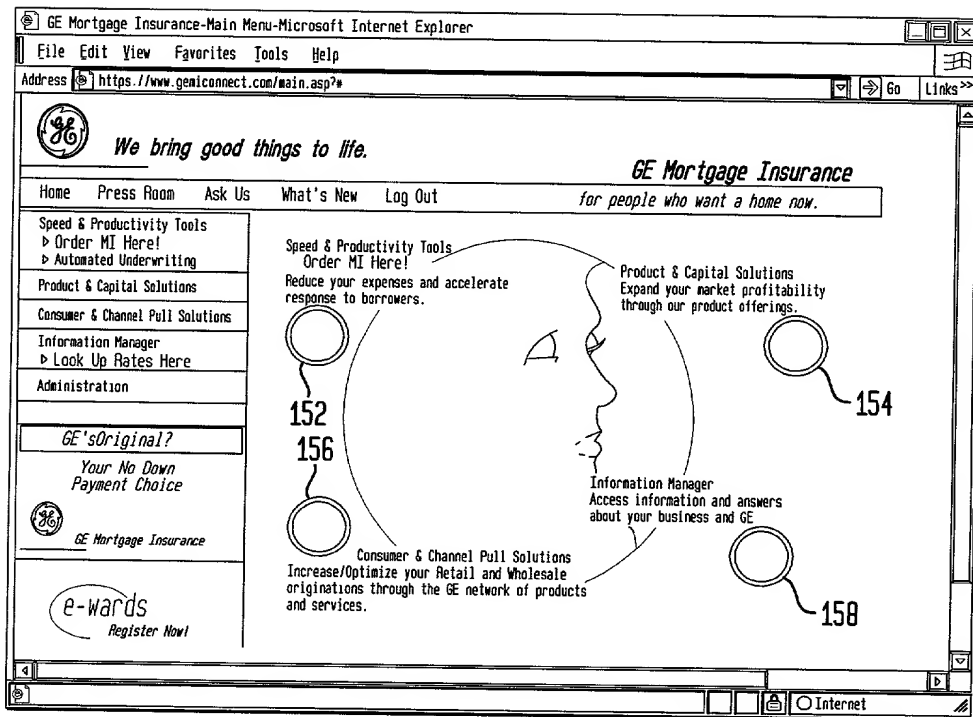
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FIG. 4

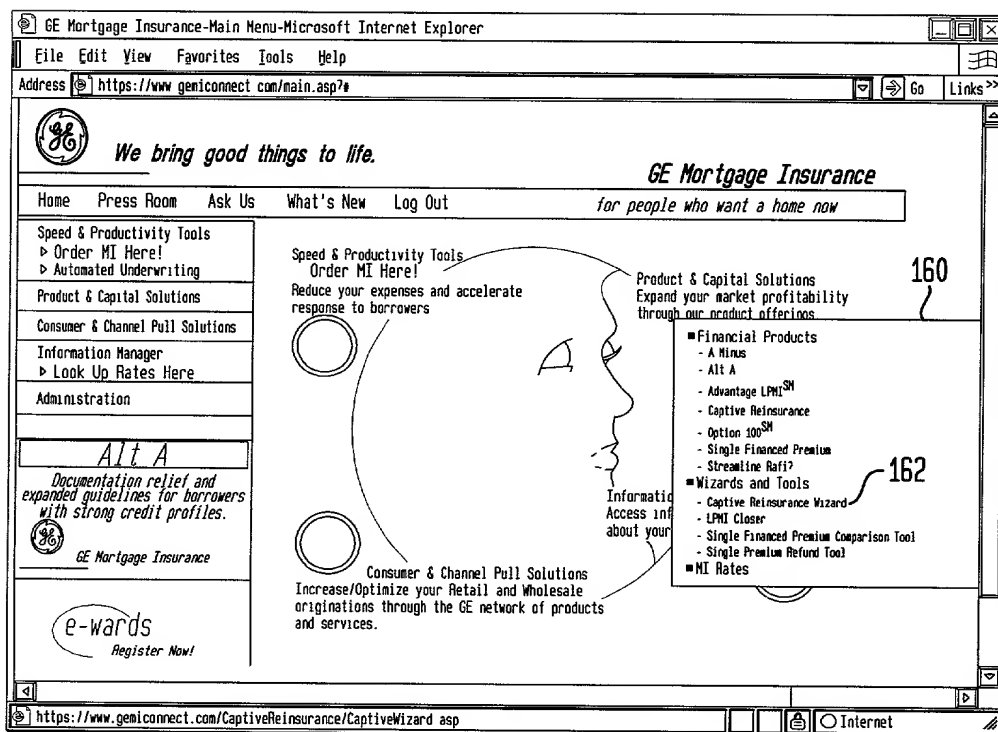
150



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FIG. 5

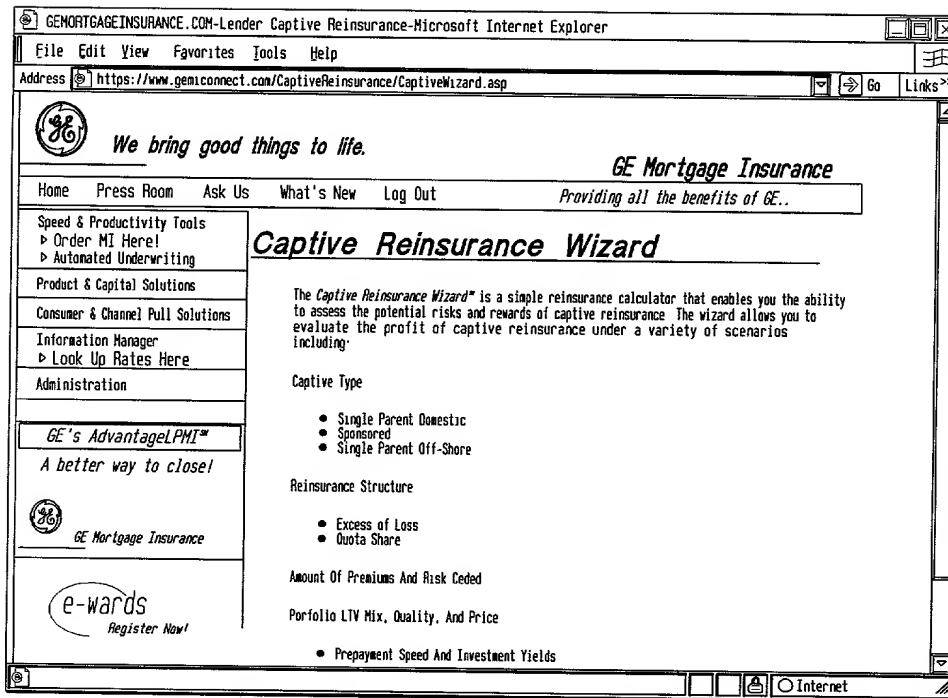
150



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FIG. 6A

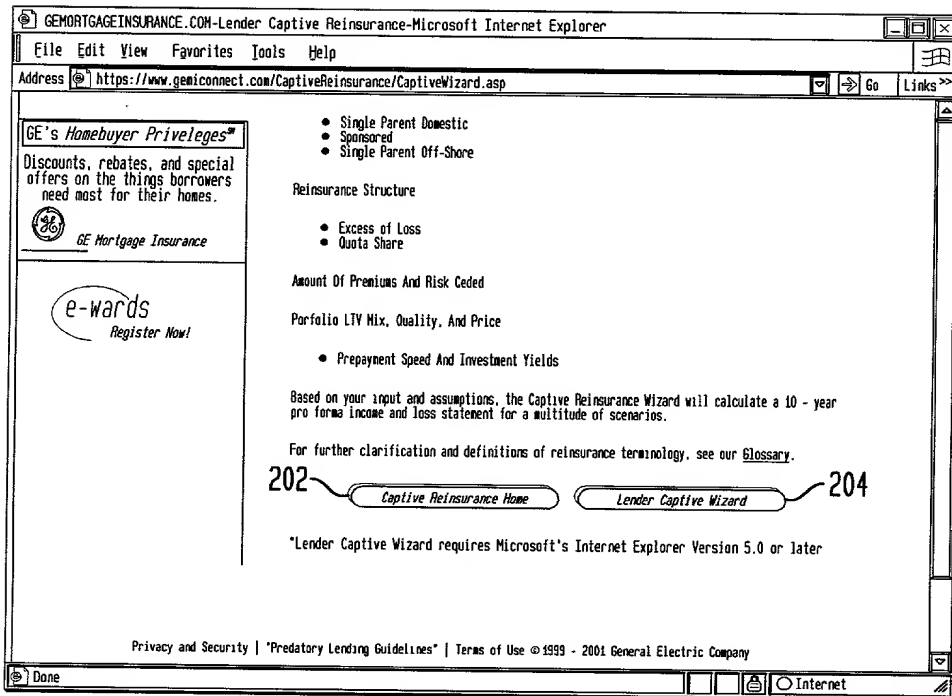
200



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FIG. 6B

200



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FIG. 7

300

The screenshot shows a software window titled "Lender Captive Wizard". It contains several input fields and buttons, each labeled with a reference numeral:

- Reinsurance Structure:** A dropdown menu showing "Single Parent-Domestic" (302).
- Type Of Reinsurance:** A dropdown menu showing "Excess-Of-Loss" (304).
- Ceding:** A section with three rows:
 - Gross Premium Cede: 20% (306)
 - Ceding Commission: 20% (308)
 - Net Premium Cede: 16% (310)
- Risk Tiers (XOL Only):** A section with two rows:
 - First Attachment Point: 7% (312)
 - Second Attachment Point: 11% (314)
- New Insurance Written (in Millions):** A text input field containing "1,000" (316).
- Portfolio Loan to Value Mix:** A section with two columns: "Fixed" and "Non-Fixed". Each column has four rows with percentage values:
 - Fixed: 85 (20.0%), 90 (30.0%), 95 (40.0%), 97 (10.0%)
 - Non-Fixed: 85 (0.0%), 90 (0.0%), 95 (0.0%)A bracket groups these rows with the numeral 318.
- Buttons:** "Calculate" (320) and "Reset" (322).
- Check box for tool tips:** A checked checkbox (324).
- Glossary:** A button labeled "Glossary" (326).

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FIG. 8

400

The screenshot displays the 'Lender Captive Wizard' application window. The interface is organized into several sections:

- Reinsurance Structure:** Includes a dropdown menu for 'Single Parent-Domestic' (401) and a dropdown for 'Excess-Of-Loss' (402).
- Ceding:** Contains input fields for 'Gross Premium Cede' (20%), 'Ceding Commission' (20%), and 'Net Premium Cede' (16%) (404).
- Risk Tiers (XOL Only):** Includes 'First Attachment Point' (7%) (412) and 'Second Attachment Point' (11%) (414).
- New Insurance Written (in Millions):** An input field set to '1,000' (416).
- Portfolio Loan to Value Mix:** A table with 'Fixed' and 'Non-Fixed' columns. The 'Fixed' column has values 85 (20.0%), 90 (30.0%), 95 (40.0%), and 97 (10.0%). The 'Non-Fixed' column has values 85 (0.0%), 90 (0.0%), and 95 (0.0%). (418)
- Claims Rate:** Includes 'Suggested' (5.45%) (460), 'Multiplier' (100.00%) (464), and 'Claims Rate' (5.45%) (466).
- Prepayment Speed (PSA):** Includes 'Suggested' (235%) (470), 'Multiplier' (100.0%) (472), and 'PSA' (235%) (474).
- Pre-Tax Investment Rate:** Includes 'Suggested' (7%) (480), 'Multiplier' (100.0%) (482), and 'Total Price' (7%) (486).
- FINANCIAL SUMMARY:** Includes '10 Year Net Income (\$000's)' (\$5,082) (454) and 'Return on Equity' (19.5%) (458).
- Buttons:** 'Calculate' (420), 'Reset' (422), 'Re-Calculate' (490), and 'View Details' (492).
- Other Elements:** A 'Check box for tool tips' (424), a 'Glossary' button (426), and a '400' label with an arrow pointing to the top right corner of the window.

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FIG. 9A

500

GE Mortgage Insurance-Captive Wizard-Microsoft Internet Explorer

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Address <https://www.geniconnect.com/CaptiveReinsurance/CaptiveWizard.htm> Go Links>>

Lender Captive Profit and Loss Pro Forma

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Total
Gross Premiums	\$636	\$1,250	\$1,166	\$1,027	\$882	\$758	\$651	\$559	\$480	\$413	\$7,821
Ceding Commission	\$127	\$250	\$233	\$205	\$176	\$152	\$130	\$112	\$96	\$83	\$1,564
Net Premiums	\$509	\$1,000	\$933	\$821	\$706	\$606	\$521	\$447	\$384	\$330	\$6,257
Losses Incurred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Expenses	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$300
Underwriting Income	\$479	\$970	\$903	\$791	\$676	\$576	\$491	\$417	\$354	\$300	\$5,957
Investment Income	\$60	\$106	\$153	\$197	\$167	\$195	\$218	\$239	\$256	\$271	\$1,861
Pre-Tax Income	\$538	\$1,076	\$1,056	\$988	\$843	\$771	\$709	\$656	\$610	\$571	\$7,818
Income Taxes	\$188	\$377	\$369	\$346	\$295	\$270	\$248	\$230	\$214	\$200	\$2,736
Net Income	\$350	\$699	\$686	\$642	\$548	\$501	\$461	\$426	\$397	\$371	\$5,082
Capital (BOP)	\$598	\$1,016	\$1,715	\$2,401	\$2,039	\$2,480	\$2,859	\$3,185	\$3,464	\$3,704	\$23,463
Capital (EOP)	\$948	\$1,715	\$2,401	\$3,044	\$2,587	\$2,982	\$3,320	\$3,611	\$3,861	\$4,075	\$28,545
Contributions	\$68	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$68
Dividends	\$0	\$0	\$0	\$1,005	\$107	\$122	\$135	\$147	\$156	\$165	\$1,837
ROE	45.3%	51.2%	33.3%	23.6%	23.7%	18.4%	14.5%	12.5%	10.8%	9.5%	19.5%
Risk In Force	\$10,160	\$10,160	\$10,160	\$10,160	\$10,160	\$10,160	\$10,160	\$10,160	\$10,160	\$10,160	\$10,160

Calculate Reset Re-Calculate Hide Details

Check box for tool tips ☒

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FIG. 9B

500

532

540

542

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560

GE Mortgage Insurance-Captive Wizard-Microsoft Internet Explorer

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Address <https://www.gemiconnect.com/CaptiveReinsurance/CaptiveWizard.htm> Go Links

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ROE	45.3%	51.2%	33.3%	23.6%	23.7%	18.4%	14.9%	12.5%	10.8%	9.5%	19.5%
Risk In Force	\$10,160	\$10,160	\$10,160	\$10,160	\$10,160	\$10,160	\$10,160	\$10,160	\$10,160	\$10,160	\$10,160
Risk to Capital	10	5.9	4.2	5	4.1	3.6	3.2	2.9	2.7	2.6	44.2
Loss Ratio	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Calculate Reset Re-Calculate View Details

Check box for tool tips ☒

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FIG. 10

